

[Date]

TO: [Attorney and Address]

RE: Rutgers-Camden Bankruptcy Pro Bono Project

Dear Counsel:

Whether you have participated actively in the United States Bankruptcy Court Pro Bono Program and the Rutgers-Camden Bankruptcy Pro Bono Project or are just commencing your involvement, you should know that your efforts are very much appreciated. To assist you in understanding the requirements of the Rutgers-Camden Project and the expected parameters of your representation, attached please find a pamphlet explaining the general operation of the project, the notice requirements, fees, malpractice insurance requirements, and training opportunities.

The information contained in this pamphlet is intended to supplement any information sent to you from South Jersey Legal Services or the Rutgers-Camden Bankruptcy Pro Bono Project.

Questions regarding the Rutgers-Camden Bankruptcy Pro Bono Project may be directed to Eve Biskind Klothen, Director, Pro Bono Program, Rutgers University School of Law - Camden, at (856) 225-6406.

Many thanks for your continued involvement.

Sincerely,

Enclosures

# *HANDBOOK FOR VOLUNTEER ATTORNEYS*

## BANKRUPTCY PRO BONO PROJECT

RUTGERS UNIVERSITY  
SCHOOL OF LAW - CAMDEN

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## INTRODUCTION

The Rutgers-Camden Bankruptcy Pro Bono Project began operations in 1993. The Project was created in response to concerns raised by both the bench and the bar of the United States Bankruptcy Court for the District of New Jersey regarding the availability of adequate legal representation for pro se litigants who are unable to afford legal services.

The primary purpose of the Project is to expand the referral services available through South Jersey Legal Services ("SJLS") for bankruptcy cases by establishing a volunteer program at the law school staffed by second and third year law students and volunteer attorneys. The Project brings together various segments of the legal community, including South Jersey Legal Services, the Law School, the United States Bankruptcy Court, the local bar associations, and volunteer law students and attorneys. The Project provides an important community service, increasing the interaction between law students and attorneys, and expanding the learning experiences available to the students and the pro bono opportunities for the attorneys.

The Project's clients are referred primarily through the SJLS offices, which serve Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester and Salem counties, where the applicants are screened for income and asset eligibility. The program also receives referrals from the Camden Center for Law and Social Justice, the Community Health Law Project, and various other senior citizen and legal services groups. In order to be referred to the Bankruptcy Project, prospective clients must first satisfy the Legal Services income eligibility guidelines. The income eligibility level for SJLS is set at 125% of the Federal Poverty Guidelines. In certain cases, the Project has been authorized to accept clients up to 175% of the poverty level. A table illustrating the applicable income levels and a brief discussion of the SJLS guidelines are included in Appendix "A".

## I. ATTORNEY PARTICIPATION

- A. Attorneys who volunteer to participate in the state-wide bankruptcy pro bono program through South Jersey Legal Services are automatically included on the list of attorney volunteers for the Rutgers-Camden Bankruptcy Pro Bono Project, unless you specifically decline to participate in the program.
- B. You will then be contacted by the law school and asked to participate in the Project for one or two nights during both the Fall and Spring semesters. In August and December of each year, a scheduling form will be forwarded by the law school to each

participating attorney for you to indicate your availability for the upcoming semester. You will be called later to confirm your scheduled appointments.

- C. By agreeing to participate in the Project, you assume the ultimate responsibility for the cases undertaken through the Project by you, as the attorney of record.
- D. In the event that you are unable to attend a scheduled session, you are responsible for finding a substitute attorney. It is recommended that the substituted attorney be a participant in the Project. The pro bono director should be informed of the change as soon as possible.
- E. Please arrive at least 15 minutes prior to your scheduled interview to meet with your designated students prior to the client interviews. It would also be helpful for you to remain after the interviews to discuss the cases with the students. Initial interviews are held in the Career Services Office at the Rutgers Law School in Camden.
- F. Any future meetings between the clients and you and/or the students may be held at any location or time determined by you.
- G. Mentoring is an integral component of this Project. It is important for you, as the attorney, to let the students know what your expectations are up front, and to explain to them how you expect them to be involved in a particular case. You should set specific objectives for the students to achieve, such as preparing a draft of the petition and schedules, or gathering additional information from the client. You should set deadlines for all work prepared by the students and monitor and review the assignments with the students. It is important to give the students feedback based upon your observations. Be sure to let the students know what remains to be done and when their responsibility is over.
- H. Training.
  - 1. A training session is offered free of charge to all attorneys who volunteer to participate in the state-wide pro bono program. This session is offered on an as needed basis by the Pro Bono Committee of the Bankruptcy Law Section of the New Jersey State Bar Association.<sup>1</sup> The program includes information on resources available for meeting the special needs of indigent clients, as well as practical assistance in matters such as interviewing, filing petitions, and paying filing fees in installments.
  - 2. Various publications are also available through New Jersey's Institute for

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<sup>1</sup> For further information on the scheduling of these seminars and/or the availability of resource materials, please contact: Nona Ostrove, Esq., Subranni & Ostrove, at (609) 347-7000.

Continuing Legal Education on basic bankruptcy representation.

- I. Please remember that – IT IS THE RESPONSIBILITY OF EACH INDIVIDUAL VOLUNTEER ATTORNEY TO PROVIDE FOR HIS/HER OWN MALPRACTICE INSURANCE. THERE IS NO LIABILITY COVERAGE AFFORDED FOR ANY OF THE PRO BONO SERVICES RENDERED IN CONNECTION WITH THE PROJECT.

## II. STUDENT PARTICIPATION

- A. Law students are solicited for participation in the program at the beginning of each semester. A second year and third year student are generally paired with the attorney to form a team for each interview. Often the third year student will have been a volunteer in the Project from the preceding year, and will then act as the lead for the team. The students are encouraged to conduct the interview with the attorney's supervision.
- B. The students will prepare the petition and schedules when required and submit them to the attorney for review and approval.
- C. Third year students are encouraged to appear with the clients at the section 341(a) First Meeting of Creditors, supervised by the attorney, and for any other court hearings, in conformance with Rule 101.1(h) of the Local Civil Rules of the United States District Court for the District of New Jersey.
- D. Students may assist the attorney in the administrative processing of a case, with appropriate supervision, at the attorney's discretion.
- E. Training:
1. A two day student training session is provided at the beginning of each fall semester with representatives from the local bar associations, practicing Chapter 7 trustees, the United States Trustee's Office and the United States Bankruptcy Court. The classroom training provides the students with a general overview of the bankruptcy process and Chapter 7 proceedings in particular. Students are given the opportunity to observe a mock interview and prepare a practice petition. Follow up seminars are scheduled throughout the semester. All attorney participants in the Project are welcome to attend the training session.

2. The students are also provided with a Training Manual and Appendix designed specifically for use in the Pro Bono Project. The manual includes general information, definitions and explanations, tables, charts and check lists, copies of the Chapter 7 petition and related schedules, sample forms, commonly asked questions, and an overall walk-through of the Chapter 7 process. It is written primarily with law students in mind, but also includes information useful for the beginning practitioner. Copies of the Training Manual and Appendix are available at the training session and may be obtained from the pro bono director.

### III. PROJECT ADMINISTRATION

- A. The director of the pro bono program<sup>2</sup> at the law school coordinates the scheduling of all aspects of the Project up until the first interview with the prospective client.
- B. The Project typically operates for twelve weeks out of each semester.
- C. Client interviews are scheduled on an as needed basis, two clients per night, Monday through Thursday, at 5:00 pm and 6:00 pm. in the Career Services Office at the law school in Camden. Clients are scheduled in the order that they call. A waiting list usually develops during the summer months in anticipation of the resumption of operations during the fall.
- D. Clients are sent confirmation letters, reminding them of the date and time of their appointments, and asking them to call the law school by 10:00 am on the day of their appointment to confirm their appointment.
- E. The team (the volunteering attorney and the law students) makes the final determination as to whether or not the Project will represent the client. If the team decides to undertake representation:
  1. Following the initial interview, the attorney will arrange for follow up meetings with the client to complete the schedules and any other necessary paperwork.
  2. Blank forms and computer programs are available to assist the students in preparing the necessary paperwork.
  3. The payment of the petition filing fees, as well as any additional costs, are the responsibility of the client. The client may request to pay his/her filing fees in

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<sup>2</sup> Additional information may be obtained by calling: Eve Biskind Kloth, Pro Bono Director or Colleen McNally, Pro Bono Assistant, at (856) 225-6406 .

installments. See Appendix “B ” for the necessary form application. A current schedule of filing fees is attached as Appendix “C”.

4. The attorney is responsible for filing the petition, schedules, and any other necessary documents. The United States Bankruptcy Court for District of New Jersey has converted to electronic filing. If you are filing a hard copy, the court requires an original plus one copy of a Chapter 7 petition and a creditor matrix. See D.N.J. Local Bankruptcy Rule 5005-2

- F. Clients should be referred back to Legal Services, or to an appropriate lawyer referral service, if representation is declined, if there is a conflict of interest, or if a determination is made that the client is not eligible for the Project. A list of lawyer referral services and legal services agencies in each county is attached as Appendix “D”. Attorneys may not retain a pro bono client on a fee basis and may not make their own referrals to other attorneys.

#### **IV. PROFESSIONAL ASSISTANCE**

- A. A Supervising Attorney oversees the Project. The Supervising Attorney is available to provide direct feedback, guidance, and supervision as needed to the students and the attorneys.<sup>3</sup>
- B. The Consumer Law Project at SJLS has an experienced bankruptcy staff and is available to offer input, guidance, and direction when needed. (856 964-9400)

#### **V. NOTICE OF PRO BONO SERVICES**

- A. All attorneys who file a petition on behalf of a client referred to the Project, or who enter an appearance in a pending matter on behalf of such a client in the Bankruptcy Court, must file a “Notice of Pro Bono Services” with the Court. If a petition is filed, the notice must be included as the cover sheet. The Rutgers Bankruptcy Pro Bono Project should be included as a party to receive notice. A copy of the required form is enclosed as Appendix “E”.

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<sup>3</sup> The Supervising Attorney for the 2004-2005 term is Edward Paul, Esq., Sklar & Paul, P.C. (856) 435-5394.

- B. Cases involving pro bono representation will be afforded a priority on the list of cases to be heard both at the 341(a) meeting and at all hearings before the court. The Trustee or the Court should be advised that counsel is appearing pro bono.
- C. The correct vicinage for filing purposes is outlined in D.N.J. LBR 1073-1. As a result of the vicinage boundary changes with respect to Burlington County, the Court has agreed to allow certain pro bono cases to be filed in Camden that would ordinarily be filed in Trenton, where the attorney shows cause. The local rule and the proposed order allowing the filing in Camden are attached as Appendix “F”.

## **VI. FEES**

- A. Attorneys may not charge a fee in connection with their representation of the clients referred through the Project. The attorney may decline to represent any client referred through the Project.
- B. If the attorney determines that the client should file a Chapter 13 petition, the attorney may either continue representation pro bono and prepare the debtor’s petition through the Project, or determine not to represent the client. If the attorney concludes that the client is able to pay a fee through his/her plan and that the case is not appropriate for pro bono representation, the client should be referred to the appropriate lawyer referral service. The attorney may not retain the client for a fee or refer the client directly to another attorney.
- C. Preparing the client’s bankruptcy petition does not obligate the attorney to represent the client in any adversary proceedings. In the event that an attorney does represent a client in an adversary proceeding, the attorney may not receive a fee for this service.
- D. Fees obtained by motion pursuant to 11 U.S.C. § 362(h) or § 523(d) are permitted to be retained by counsel.

## **VII. EVALUATION**

Following each client interview, each attorney is requested to complete an evaluation form (Exhibit “G”). The forms should be returned to Eve Klothen, the Pro Bono Director at Rutgers, at the following address: 217 N. 5<sup>th</sup> Street, Camden, New Jersey 08102.



## SJLS Guidelines

To understand the types of clients that will commonly be referred to the Project, it is helpful to understand the eligibility criteria utilized by Legal Services in determining the client's qualifications for pro bono legal assistance, since Legal Services provides the screening service for the Project.

Legal Services is prohibited from representing individuals whose family income exceeds the values indicated on the table below. For referral purposes, the Rutgers Bankruptcy Pro Bono Project accepts up to 175% of the national poverty level.

TABLE OF MAXIMUM INCOME LEVELS

Family Size	Max Gross Weekly Income	Max Gross Monthly Income	Max Gross Annual Income 125%	Max Gross Annual Income 175%	2004 Poverty Guideline
1	\$223.80	\$969.79	\$11,637.50	\$16,292.50	\$9,310.00
2	300.24	1,301.04	15,612.50	21,857.50	12,490.00
3	376.68	1,632.29	19,587.50	27,422.50	15,670.00
4	453.13	1,963.54	23,562.50	32,987.50	18,850.00
5	529.57	2,294.79	27,537.50	38,552.50	22,030.00
6	606.01	2,626.04	31,512.50	44,117.50	25,210.00
7	682.45	2,957.29	35,487.50	49,682.50	28,390.00
8	758.89	3,288.54	39,462.50	55,247.50	31,570.00
9	835.34	3,619.79	43,437.50	60,812.50	34,750.00
10	911.78	3,951.04	47,412.50	66,377.50	37,930.00

Legal Services may consider the existence of one or more other factors in justifying a waiver of the maximum income limitations. These factors include: (1) the applicant's current income prospects, taking into account seasonal variations in income; (2) medical expenses; (3) commitment of the applicant's gross income primarily to medical/nursing income expenses; (4) fixed debts and obligations, including unpaid state, federal and local taxes, and court-ordered alimony or child support actually being paid; (5) child care, transportation and other expenses necessary for employment; (6) expenses associated with age or physical infirmity of resident family members; and (7) other significant factors related to financial liability to afford legal assistance, in the discretion of the Program Administrator.

In determining the eligibility of an applicant whose income does not exceed the MIL, the following factors are also taken into consideration:

1. If the applicant's current income prospects, taking into account seasonal variations in income, are likely to exceed the MIL, the applicant may be determined ineligible in the

discretion of the Director.

2. Where private representation is available at a low cost with respect to the particular matter in which assistance is sought, the applicant may be determined ineligible in the discretion of the Director.
3. Where the consequences for the individual are insignificant if legal assistance is denied, the applicant may be determined ineligible in the discretion of the Director.
4. Where there are assets in existence which are available to the applicant and they are in excess of the asset ceiling set in Section VII, the application shall be denied.
5. Where there is a determination either by admission or by a prior administrative or judicial decision that the applicant refuses or is unwilling, without good cause, to seek or accept suitable employment, the application for services will be denied.

Legal Services also evaluates the client's eligibility in terms of certain "asset ceilings". If the family unit's total includeable assets exceed said limits then the applicant's request for assistance will be denied, subject to certain waiver provisions. The asset ceilings, as established by the Board of Directors of Legal Services take into consideration the economy of the particular county and the cost of living for low-income persons so as to ensure the availability of Legal Services' limited resources and services to those in the greatest need.

The maximum allowable equity value of liquid assets, as defined by SJLS, which an applicant and/or any resident member of the family unit may own shall not exceed:

- Seniors - \$8,000 for family of one; \$2,000 for each additional family member;
- Others - \$5,000 for family of one; \$1,000 for each additional family member.

The Director is vested with the authority to waive the ceilings on allowable assets in unusual or extremely meritorious situations.

If a client who had been determined to be eligible subsequently becomes ineligible because of increased income and/or receipt or availability of assets or liquidation of formerly non-liquid assets and the reason for the ineligibility is sufficiently likely to continue, then the client will be notified that he/she no longer qualifies for the SJLS services and the reason for the disqualification, if it will not act to prejudice the client's case and is not inconsistent with an attorney's professional responsibilities. The notification will give the client a reasonable time to retain private counsel.

# United States Bankruptcy Court

\_\_\_\_\_ District Of \_\_\_\_\_

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_

Chapter \_\_\_\_\_

## APPLICATION TO PAY FILING FEE IN INSTALLMENTS

1. In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the Filing Fee amounting to \$\_\_\_\_\_ in installments.

2. I certify that I am unable to pay the Filing Fee except in installments.

3. I further certify that I have not paid any money or transferred any property to an attorney for services in connection with this case and that I will neither make any payment nor transfer any property for services in connection with this case until the filing fee is paid in full.

4. I propose the following terms for the payment of the Filing Fee.\*

\$\_\_\_\_\_ Check one ☐ With the filing of the petition, or  
☐ On or before \_\_\_\_\_

\$\_\_\_\_\_ on or before \_\_\_\_\_

\$\_\_\_\_\_ on or before \_\_\_\_\_

\$\_\_\_\_\_ on or before \_\_\_\_\_

\* The number of installments proposed shall not exceed four (4), and the final installment shall be payable not later than 120 days after filing the petition. For cause shown, the court may extend the time of any installment, provided the last installment is paid not later than 180 days after filing the petition. Fed. R. Bankr. P. 1006(b)(2).

5. I understand that if I fail to pay any installment when due my bankruptcy case may be dismissed and I may not receive a discharge of my debts.

Signature of Attorney \_\_\_\_\_

Date \_\_\_\_\_

Signature of Debtor \_\_\_\_\_

Date \_\_\_\_\_

(In a joint case, both spouses must sign.)

Name of Attorney \_\_\_\_\_

Signature of Joint Debtor (if any) \_\_\_\_\_

Date \_\_\_\_\_

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. I also certify that I will not accept money or any other property from the debtor before the filing fee is paid in full.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

(Required by 11 U.S.C. § 110(c).)

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

x \_\_\_\_\_

Signature of Bankruptcy Petition Preparer

\_\_\_\_\_

Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

United States Bankruptcy Court  
\_\_\_\_\_ District Of \_\_\_\_\_

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_

Chapter \_\_\_\_\_

**ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS**

IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the foregoing application.

IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor shall not pay any money for services in connection with this case, and the debtor shall not relinquish any property as payment for services in connection with this case.

BY THE COURT

Date: \_\_\_\_\_

\_\_\_\_\_  
*United States Bankruptcy Judge*



**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**  
SCHEDULE OF FILING FEES

ITEM	FEE
CHAPTER 7 PETITION	\$ 209.00
CHAPTER 13 PETITION	\$ 194.00
CHAPTER 11 PETITION	\$ 839.00
CHAPTER 9 PETITION	\$ 839.00
CHAPTER 12 PETITION	\$ 239.00
ANCILLARY PETITION UNDER 11 USC § 304 (Filing fee: \$500; additional fee set by Judicial Conference: \$39 - noticing.)	\$ 539.00
AMENDMENTS TO DEBTOR'S SCHEDULE OF CREDITORS (AFTER NOTICE TO CREDITORS)	\$ 26.00
FILING A MOTION TO TERMINATE, ANNUL, OR MODIFY STAY, TO WITHDRAW THE REFERENCE, OR TO COMPEL ABANDONMENT OF PROPERTY OF THE ESTATE	\$ 150.00
CONVERSION OF CHAPTER 7 OR 13 TO CHAPTER 11 ON REQUEST OF DEBTOR	\$ 645.00
NOTICE OF CONVERSION TO CHAPTER 7 UNDER 11 USC §§ 1208(a) OR 1307(a). MOTION TO CONVERT TO CHAPTER 7 (INCLUDING COMBINED WITH OTHER RELIEF) .	\$ 15.00
FILING OF COMPLAINT COMMENCING ADVERSARY PROCEEDING. (If United States or debtor is plaintiff, no fee is required. If case trustee or debtor-in-possession is plaintiff, fee is payable only from estate and to extend there is any estate realized.)	\$ 150.00
FILING A MOTION TO REOPEN	CHAPTER 7 OR 13 \$155.00 CHAPTER 11 \$800.00 CHAPTER 9 \$800.00 CHAPTER 12 \$200.00
FILING AND DOCKETING NOTICE OF APPEAL OR CROSS APPEAL	\$ 250.00
FILING MOTION FOR LEAVE TO APPEAL (IF LEAVE IS GRANTED, \$200 DOCKETING FEE DUE)	\$ 5.00
RETRIEVAL OF RECORD FROM FEDERAL RECORDS CENTER OR OTHER STORAGE LOCATION	\$ 45.00
REPRODUCING ANY RECORD OR PAPER (PER PAGE)	\$ 0.50
CERTIFICATION OF ANY RECORD OR DOCUMENT	\$ 9.00
EXEMPLIFICATION OF ANY RECORD OR DOCUMENT	\$ 18.00
REPRODUCTION OF PROCEEDINGS	\$ 26.00
SEARCH OF RECORDS (PER NAME)	\$ 26.00
REGISTERING A JUDGMENT FROM ANOTHER DISTRICT	\$ 39.00
CHECK RETURNED FOR LACK OF FUNDS	\$ 45.00
PACER (PER PAGE VIEWED OR PRINTED)	\$ 0.07
DIVISION OF JOINT CASE (HUSBAND/WIFE) FILED UNDER 11 U.S.C. SECTION 302 AT REQUEST OF DEBTORS - ONE-HALF OF CURRENT FILING FEE FOR CHAPTER UNDER WHICH JOINT CASE WAS COMMENCED.	½CURRENT

# ***RESOURCES FOR LEGAL ASSISTANCE***

## **CAMDEN VICINAGE**

*The following list of legal resources is provided to assist you in finding legal representation:*

***I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY***, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

<i>South Jersey Legal Services</i>  <i>- for all counties toll free</i>  <i>- for Burlington County</i>  <i>- for Camden County</i>  <i>- for Cumberland and Salem Counties</i>  <i>- for Gloucester County</i>  <i>- for Atlantic County</i>  <i>- for Cape May County</i>	<i>1- (800) 496-4570</i>  <i>(609) 261-1088</i>  <i>(856) 964-2010 or (856) 964-9400</i>  <i>(856) 451-0003 or 856-935-8047</i>  <i>(856) 848-5360 or 856-964-9400</i>  <i>(609) 348-4200 or toll free 1- (800) 870-7547</i>  <i>(609) 465-3001 or toll free 1- (800) 378-6806</i>
<i>Community Health Law Project</i>  <i>- for Camden and Atlantic Counties</i>	  <i>(856) 858-9500</i>

***II. IF YOU DO NOT QUALIFY FOR LEGAL AID*** and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

<b><i>LAWYER REFERRAL SERVICE</i></b>	<b><i>TELEPHONE NUMBER</i></b>	<b><i>CONSULTATION FEES FOR FIRST INTERVIEW</i></b>
<i>Atlantic County Bar Association</i>	<i>(609) 345-3444</i>	<i>\$35 for first half hour (suggested fee)</i>
<i>Burlington County Bar Association</i>	<i>(609) 261-4862</i>	<i>\$35 for initial interview</i>
<i>Camden County Bar Association</i>	<i>(856) 964-4520</i>	<i>\$30 for first half hour</i>
<i>Cape May County</i>	<i>(609) 463-0313</i>	<i>\$25 for first half hour</i>
<i>Cumberland County</i>	<i>(856) 692-6207</i>	<i>\$20 for first half hour</i>
<i>Gloucester County Bar Association</i>	<i>(856) 848-4589</i>	<i>\$25 for first half hour</i>
<i>Salem County Bar Association</i>	<i>(856) 935-5629</i>	<i>Fee set by consulting attorney</i>

# **RESOURCES FOR LEGAL ASSISTANCE**

## **TRENTON VICINAGE**

*The following list of legal resources is provided to assist you in finding legal representation:*

**I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY**, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

<i>For Burlington County</i>	<i>South Jersey Legal Services</i>	<i>(609) 261-1088 or toll free 1- (800) 496-4570</i>
<i>For Hunterdon County</i>	<i>Legal Services of Northwest Jersey</i>	<i>(908) 782-7979</i>
<i>For Mercer County</i>	<i>Central Jersey Legal Services</i>	<i>(609) 695-6249</i>
	<i>Community Health Law Project</i>	<i>(609) 392-5553</i>
<i>For Middlesex County</i>	<i>Central Jersey Legal Services - Perth Amboy area - New Brunswick area</i>	<i>(732) 324-1613 (732) 249-7600</i>
<i>For Monmouth County</i>	<i>Ocean-Monmouth Legal Services, Inc.</i>	<i>(732) 866-0020</i>
	<i>Legal Aid Society of Monmouth County</i>	<i>(732) 776-7733</i>
	<i>Community Health Law Project</i>	<i>(732)-502-0059</i>
<i>For Ocean County</i>	<i>Ocean-Monmouth Legal Services, Inc.</i>	<i>(732) 341-2727</i>
<i>For Somerset County</i>	<i>Legal Services of Northwest Jersey</i>	<i>(908) 231-0840</i>
<i>For Union County</i>	<i>Central Jersey Legal Services</i>	<i>(908) 354-4340</i>
	<i>Community Health Project</i>	<i>(908) 355-8282</i>
<i>For Warren County</i>	<i>Legal Services of Northwest Jersey</i>	<i>(908) 475-2010</i>

**II. IF YOU DO NOT QUALIFY FOR LEGAL AID** and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

<i>LAWYER REFERRAL SERVICE</i>	<i>TELEPHONE NUMBER</i>	<i>CONSULTATION FEES FOR FIRST INTERVIEW</i>
<i>Burlington County Bar Association</i>	<i>(609) 261-4862</i>	<i>\$35 for initial interview</i>
<i>Hunterdon County</i>	<i>(908) 735-2611</i>	<i>\$50 for first half hour</i>
<i>Mercer County Bar Association</i>	<i>(609) 585-6200</i>	<i>\$25 for first half hour</i>
<i>Middlesex County Bar Association</i>	<i>(732) 828-0053</i>	<i>\$35 for first half hour</i>
<i>Monmouth Bar Association</i>	<i>(732) 431-5544</i>	<i>Fee set by attorney</i>
<i>Ocean County Bar Association</i>	<i>(732) 240-3666</i>	<i>\$30 for first half hour; \$50 for first hour</i>
<i>Somerset County Bar Association</i>	<i>(908) 685-2323</i>	<i>\$50 for first half hour</i>
<i>Union County Bar Association</i>	<i>(908) 353-4715</i>	<i>\$35 for first half hour</i>
<i>Warren County Bar Association</i>	<i>(908)-387-1835</i>	<i>\$25 for first half hour</i>

# ***RESOURCES FOR LEGAL ASSISTANCE***

## **NEWARK VICINAGE**

*The following list of legal resources is provided to assist you in finding legal representation:*

***I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY***, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

<i>For Bergen County</i>	<i>Northeast New Jersey Legal Services</i>	<i>(201) 487-2166</i>
	<i>Bergen County Community Mental Health Law Project</i>	<i>(201) 634-2761</i>
<i>For Essex County</i>	<i>Essex County Legal Aid Association</i>	<i>(973) 624-4500</i>
	<i>Essex-Newark Legal Services - Elder Law Unit</i>	<i>(973) 624-4500 (973) 829-3000</i>
	<i>Community Health Law Project</i>	<i>(973) 680-5599</i>
<i>For Hudson County</i>	<i>Northeast New Jersey Legal Services</i>	<i>(201) 792-6363</i>
<i>For Morris County</i>	<i>Legal Services of Northwest Jersey</i>	<i>(973) 285-6911</i>
<i>For Passaic County</i>	<i>Northeast New Jersey Legal Services</i>	<i>(201) 792-6363</i>
	<i>Passaic County Legal Aid Society</i>	<i>(973) 523-2900</i>
	<i>Community Health Law Project</i>	<i>(973) 680-5599</i>
<i>For Sussex County</i>	<i>Legal Services of Northwest Jersey</i>	<i>(973) 383-7400</i>
<i>For Union County</i>	<i>Central Jersey Legal Services</i>	<i>(908) 354-4340</i>
	<i>Community Health Project</i>	<i>(908) 355-8282</i>

***II. IF YOU DO NOT QUALIFY FOR LEGAL AID*** and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

<i>LAWYER REFERRAL SERVICE</i>	<i>TELEPHONE NUMBER</i>	<i>CONSULTATION FEES FOR FIRST INTERVIEW</i>
<i>Bergen County Bar Association</i>	<i>(201) 488-0044</i>	<i>\$30 for first half hour</i>
<i>Women Lawyers in Bergen County</i>	<i>(201) 567-3777</i>	<i>\$35 for first half hour</i>
<i>Essex County Bar Association</i>	<i>(973) 533-6775</i>	<i>\$25 for first half hour</i>
<i>Hudson County Bar Association</i>	<i>(201) 798-4708</i>	<i>\$25 for first half hour</i>
<i>Morris County Bar Association</i>	<i>(973) 267-5882</i>	<i>\$25 for first half hour</i>
<i>Passaic County Bar Association</i>	<i>(973) 278-9223</i>	<i>\$35 for first half hour</i>
<i>Sussex County Bar Association</i>	<i>(973) 267-5882</i>	<i>\$25 for first half hour</i>
<i>Union County Bar Association</i>	<i>(908) 353-4715</i>	<i>\$35 for first half hour</i>



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In the matter of	:	Case No.
	:	Chapter:
Debtor(s)	:	

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**NOTICE OF PRO BONO SERVICES**

PLEASE TAKE NOTICE that \_\_\_\_\_, Esquire hereby enters his/her appearance on a pro bono basis on behalf of \_\_\_\_\_. All copies of notices and pleadings filed in this case or proceedings therein, including but not limited to notices provided pursuant to Fed. R. Bankr. P. 2002, should be sent to the address(es) listed below:

Date:

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Attorney (Pro Bono)

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Attorney ID Number

D.N.J. LBR 1073-1  
Assignment of Cases

(a) For purposes of the division of business, the Court shall be divided into three units known as "vicinages," which shall consist of the counties served by such units in the three federal Courthouses in this District.

The Newark vicinage consists of Bergen, Essex, Hudson, Morris, Passaic, Sussex and part of Union County (the townships of Union, Elizabeth, Springfield and Hillside).

The Trenton vicinage consists of part of Burlington (except for the townships of Cinnaminson, Delran, Edgewater Park, Evesham (Marlton), Maple Shade, Moorestown, Mount Laurel, Palmyra, Riverside and Riverton), Hunterdon, Mercer, Middlesex, Monmouth, Ocean, Somerset, and part of Union (except the townships of Union, Elizabeth, Springfield and Hillside) and Warren counties.

The Camden vicinage consists of Atlantic, part of Burlington (the townships of Cinnaminson, Delran, Edgewater Park, Evesham (Marlton), Maple Shade, Moorestown, Mount Laurel, Palmyra, Riverside and Riverton), Camden, Cape May, Cumberland, Gloucester and Salem counties.

(b) A petition commencing a case shall be filed in the vicinage in which the debtor resides if the debtor is an individual, or in which the debtor has its principal place of business within the District if the debtor is an entity other than an individual. The address stated on the petition shall be the actual location of the debtor's residence or principal place of business.

(c) All papers in a case shall be filed in the vicinage in which the case is pending.

(d) If the petition commencing a case states in writing that the case is related to another case which has been or is being filed in the same vicinage, the clerk shall assign the case to the judge to whom the lowest numbered related case has been assigned. All other case assignments shall be made by the random draw method used by the Court.

(e) An application to transfer a case from one judge to another, or from one vicinage to another, shall be made to the judge to whom the case has been assigned. The application shall be on notice to the debtor, any trustee, any secured creditors, and any official committees.

(f) If a case is dismissed, and, within 180 days of such dismissal, another bankruptcy case is filed as to the same debtor, the subsequent case shall be assigned to the same judge to whom the prior case was assigned.

Comments: Formerly Local Rule 9

Reference: Fed.R.Bankr. P. 5005 Filing and Transmittal of Papers

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In the Matter of \_\_\_\_\_ : Case No. \_\_\_\_\_  
: Chapter \_\_\_\_\_  
Debtor : \_\_\_\_\_  
\_\_\_\_\_

APPLICATION FOR ORDER TO FILE  
PRO BONO CASE IN \_\_\_\_\_ VICINAGE

The application of \_\_\_\_\_ respectfully represents:

1. [State applicant's relationship to case.]
2. The appropriate vicinage for the filing of this case is \_\_\_\_\_. The case was referred through:  
\_\_\_\_\_ Rutgers-Camden School of Law Pro Bono Bankruptcy Project  
\_\_\_\_\_ Legal Services  
\_\_\_\_\_ Other \_\_\_\_\_
3. Filing the case in the \_\_\_\_\_ vicinage will facilitate the administration of the case for the benefit of the debtor(s), and/or debtor's attorney.

Wherefore, applicant requests entry of the order submitted herewith.

Date: \_\_\_\_\_

\_\_\_\_\_  
[applicant's signature]

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In the Matter of \_\_\_\_\_ : Case No. \_\_\_\_\_  
: Chapter \_\_\_\_\_  
Debtor : \_\_\_\_\_  
\_\_\_\_\_

ORDER PERMITTING THE FILING OF  
PRO BONO CASE IN THE \_\_\_\_\_ VICINAGE

Upon consideration of the application of \_\_\_\_\_ for  
permission to file the case in the \_\_\_\_\_ vicinage.

IT IS on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, ORDERED that the case may be filed  
and administered in the \_\_\_\_\_ vicinage.

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**RUTGERS PROBONO BANKRUPTCY EVALUATION  
ATTORNEYS**

Each attorney is asked to fill out this form for each client interview they are involved in with students from the Rutgers-Camden Pro Bono Project. All of the information provided will be kept CONFIDENTIAL. The only people who will have access to these forms are the Supervising Attorney and the Pro Bono Project Director. Please feel free to add additional comments.

Your Name: \_\_\_\_\_  
Client's Name: \_\_\_\_\_  
Date of Interview: \_\_\_\_\_  
Students Participating: \_\_\_\_\_

1. Who primarily conducted the interview? If more than one person, who did what? Did you have the opportunity to meet with the students prior to the actual client interview? Now that the initial interview has been completed, what are the next steps in your case and who will be doing what?

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2. What was your impression of the students that you worked with? If you had the option to work with these students again, would you want to, why or why not?

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3. What do you like about the program? What do you dislike about the program? Assuming that you had to change this program, what changes would you implement?

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4. Are there any questions to which you would like a personal response from either the Pro Bono Director, the Supervising Attorney, or members of the Steering Committee? If so, what is the question? All responses will be made in writing, unless you specify otherwise.

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